

Appendix 1

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: David Q Le.

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards.

Declaration of prior Invention under 37 CFR 1.131

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Washington DC 20231

My residence, mailing address, and citizenship are as stated below my name.

I, Khai Hee Kwan, hereby declare that the Invention titled "Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards" having US Application Service Number 09/396005 has been reduced to practice by the act of concurrently filing of an US Application and Australian Application from 17 June 1999 in the city of Sydney, Australia. Said invention is fully conceived by me prior to 30 July 1999 (Australia Eastern Standard Time). The listed material evidences in support of this declaration were submitted with an earlier filed declaration received by the examiner on the 23 May 2003 with mailing label EE632067654 with post date 10 May 2003 and herein incorporated. Said material consisting :

- 1) One floppy disk with the following original Documents representing the submitted Invention Application comprising:

Telbank.Doc created on the 7 May 1999	last modified 17 May 1999
Fig2. Doc created on the 17 May 1999	last modified 15 June 1999
TelBankFig1.Doc created on the 14 June 1999	last modified 7 Aug 1999
TelBankFig2.Doc created on the 14 June 1999	last modified 9 Aug 1999
TelBankFig3.Doc created on the 14 June 1999	last modified 9 Aug 1999
TelBankFig4.Doc created on the 14 June 1999	last modified 9 Aug 1999
TelBankFig5.Doc created on the 21 June 1999	last modified 9 Aug 1999
TelBankFig6.Doc created on the 21 June 1999	last modified 9 Aug 1999

- 2) A certified page from my personal diary showing the flow diagram of the present invention being claimed evidencing reducing to practice on the 17 June 1999.

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- 3) An original draft (2nd draft) dated 10 May 1999. This draft was made in part for the Australian application which is claiming priority date of 11 Aug 1999.

I further declare that the remaining time was used to understand both the US and Australia application process/requirements as I wrote and apply the application by myself. Therefore, it is not unreasonable to assume the length of 1 month of more to fully complete the application for filing and to make the necessary changes to conform to the US standards later for a person with little of no knowledge of the patenting process. In addition, much time was spend in understanding how to write proper claims and as noted by the examiner in the first office action, there were many errors.

I further declared that the above statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of any application, any patent issuing thereon, or any patent to which this verified statement is directed.

Full Name of Inventor:

KHAI HEE KWAN

Inventor's Signature

Date:

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